I claim:

1. A method for a Host Based Smart (HBS) card comprising:

    populating a database with at least one informational element from a government issued card;

    ascribing at least one unique modifier to the informational element; and

    ascribing at least one transactional account to the unique modifier.

2. The method of claim 1, further comprising the step, obtaining at least one informational element from a government issued card.

3. The method of claim 1, wherein an informational element is an identifier used to recognize or establish as being a particular individual and to verify the identity of the individual and wherein the informational element is a graphic representation of an individual, a graphic representation of a fingerprint, a graphic representation of an individual's iris, a representation of an individual's DNA, an identification number, a retinal scan.

4. The method of claim 1, wherein a transactional account is an accommodation or service extended by an institution to a customer or client permitting the use of the accommodation or service towards goods or services.

5.   The method of claim 1, wherein the government issued card is a card issued by a federal, a

state, or a municipal government.

6.   The method of claim 5, wherein the government issued card is a passport, national identification

card, military card, social security card, federal officer identification card, federal employee card, federal

official card, an approved non-driver identification card, welfare card, state officer identification card,

state employee card, state official card, municipal officer identification card, municipal employee card,

and state official card.

7.   The method of claim 1, further comprising the step, sending an informational element to

an Internal Host Authorizing database.

8.   The method of claim 1, further comprising the step, conducting a negative authorization

search.

9.   The method of claim 1, further comprising the step, conducting a positive authorization

search.

10.   The method of claim 1, further comprising the step, adding the informational elements to

an Internal Host database.

11.   The method of claim 1, further comprising the step, generating a unique modifier.

12.   The method of claim 11, wherein a unique modifier is alpha, numeric, alpha-numeric, and symbolic characters.

13.   The method of claim 1, further comprising the step, linking the unique modifier to the informational element.

14.   The method of claim 1, further comprising the step, providing at least one transactional account.

15.   The method of claim 1, further comprising the step, linking at least one transactional account to the unique modifier.

16.   A method for system maintenance of a Host Based Smart (HBS) card comprising:

managing informational elements; and

managing transactional accounts.

17.   The method of claim 16, wherein an informational element is an identifier used to

recognize or establish as being a particular individual and to verify the identity of the individual and

wherein the informational element is a graphic representation of an individual, a graphic representation of

a fingerprint, a graphic representation of an individual's iris, a representation of an individual's DNA, an

identification number, a retinal scan.

18.   The method of claim 16, wherein a transactional account is an accommodation or service

extended by an institution to a customer or client permitting the use of the accommodation or service

towards goods or services.

19.   The method of claim 16, further comprising updating at least one informational element

with each use of the HBS card.

20.   The method of claim 16, further comprising retrieving the informational elements from an

External Authorizing Host.

21.   The method of claim 16, further comprising updating the informational elements with informational elements retrieved from the External Authorizing Host.

22.   The method of claim 16, further comprising updating transactional accounts with each use of the transactional accounts.

23.   The method of claim 16, further comprising retrieving and updating transactional account information from the External Authorizing Host.

24.   A method for maintenance of a Host Based Smart (HBS) card comprising:

providing a Host Based Smart card; and

managing the Host Based Smart card.

25.   The method of claim 24, further comprising adding at least one transactional account to a Host Based Smart card.

26.   The method of claim 25, wherein the transactional account is an accommodation or service extended by an institution to a customer or client permitting the use of the accommodation or service towards goods or services.

27.   The method of claim 24, further comprising deleting at least one transactional account from a Host Based Smart card.

28.   A method for purchasing goods and services using a Host Based Smart card comprising:

presenting a Host Based Smart card; and

receiving authorization or denial for the use of the Host Based Smart card wherein at least one

transactional account is available to the Host Based Smart card.

29.   The method of claim 28, wherein the transactional account is an accommodation or service

extended by an institution to a customer or client permitting the use of the accommodation or service

towards goods or services.

30.   A method for selling goods and services via a Host Based Smart card comprising:

receiving a Host Based Smart card for the purchase of goods and services; and

receiving authorization or denial for the use of the Host Based Smart card wherein

at least one transactional account is available to the Host Based Smart card.

31.   The method of claim 30, wherein the transactional account is an accommodation or service

extended by an institution to a customer or client permitting the use of the accommodation or service

towards goods or services.